

**United States Bankruptcy Court**  
**Eastern District of Virginia**  
Richmond Division

**TO:**

**In re:** Jeaneen Shartrice Townes

**Case Number** 13-36245-KRH  
**Chapter** 13

**YOU ARE ADVISED AS FOLLOWS CONCERNING PAPERS FILED BY YOU WHICH CONTAIN DEFICIENCIES:**

**20** – Amended Schedule(s) and/or Statement(s) Filed: Summary of Schedules, Schedule F, filed by Roger C Hurwitz of The Debt Law Group, PLLC on behalf of Jeaneen Shartrice Townes. (Hurwitz, Roger)

**VOLUNTARY PETITION/AMENDMENT OR CONVERSION OF PETITION, LISTS OR SCHEDULES [FRBP 1007; IR 1007; LBR 1009-1]:**

- Caption of Petition not in compliance with FRBP 1005. Social Security number or employer's tax identification number of debtor(s) incomplete or omitted. (NOTE: Only the last four digits of the SSN should appear on any document filed. The full SSN should only be entered electronically into ECF when the case is filed or submitted to the Court on Official Form 21.)
- Corporate petition not accompanied by Corporate Ownership Statement [FRBP 1007(a)(1)]\*
- Not accompanied by a properly completed Amendment Cover Sheet\*.
- Not in substantial compliance with the correct version of the Amendment Cover Sheet\*.
- Not accompanied by notice to the United States Trustee, any trustee appointed, and to any and all entities affected by the amendment\*.
- **CONVENTIONAL (PAPER) FILINGS:** Creditors added by amendment or conversion (Schedule of Unpaid Debts): not accompanied by a list of additional creditors and signed cover sheet in the format specified by Clerk's Office [See LBR 1009-1(B)(1) or LBR 1017-1(A)(1)].
- **ELECTRONIC (ECF) FILINGS:** Additional creditor(s) not added via Creditor Maintenance upon filing of Schedule of Unpaid Debts/Amended Schedules

**CHAPTER 13 PLAN AND RELATED MOTIONS [LBR 3015-2]:**

- Not accompanied by a properly completed proof of service.
- Not on acceptable form approved by Court for use in Eastern District of Virginia pursuant to Local Bankruptcy Rule 3015-2(A)\*.
- Not accompanied by a budget (copy of Schedules I and J attached to plan acceptable).
- **Modified Plan:** Date, time and/or location of Modified Plan Confirmation Hearing omitted or incorrect. The debtor must obtain a new confirmation hearing date from the clerk PRIOR to filing a modified plan. The new confirmation hearing date must allow at least 35 days' notice and shall not be earlier than the date originally set for confirmation of the original plan [LBR 3015-2(F)(1)(C)]. To correct this error, the debtor must file a **Notice of Scheduled Confirmation Hearing** with the court and send a copy to all creditors and the trustee. The "notice" must indicate that if no objections are timely filed, a confirmation hearing will not be held.
- **Special Notice to Secured Creditor** – Date objection due; Date and time of confirmation hearing and/or Place of confirmation hearing omitted or incorrect.
- 

*\*A copy of the above-referenced form may be obtained from the Court's web site at [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov)*

Date: December 26, 2014

CLERK, UNITED STATES BANKRUPTCY COURT

By /s/ Cindy Baumgartner, Deputy Clerk  
Direct Dial Telephone No.

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Jeaneen Shartrice Townes  
 Debtor

Case No. 13-36245-KRH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: sewardt  
 Form ID: igvolppl

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 Total Noticed: 72

Date Rcvd: Dec 26, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2014.

db +Jeaneen Shartrice Townes, 227 South Cedar Ave, Henrico, VA 23075-1312  
 ust +U.S. Trustee Norfolk, Room 625, Federal Building, 200 Granby Street,  
 Norfolk, VA 23510-1814  
 ust +W. Clarkson McDow, Jr., Office of the U.S. Trustee - Region 4 -R,  
 701 E. Broad St., Suite 4304, Richmond, VA 23219-1849  
 12093360 Accounts Receivable Management, PO Box 129, Thorofare, NJ 08086-0129  
 12400550 #+America Law Group, Inc., 2800 N. Parham Road, Suite 100, Henrico, VA 23294-4409  
 12093359 #+America Law Group, Inc., t/a Debt Law Group, 2800 N Parham Rd, Ste 100,  
 Henrico, VA 23294-4409  
 12093364 BCC Financial Management Svcs, PO Box 590097, Fort Lauderdale, FL 33359-0097  
 12093365 +Bon Secours, PO Box 28538, Henrico, VA 23228-8538  
 12157769 Bon Secours Memorial Regional Med Ctr, c/o Patrick F. Heinen, Esq.,  
 Spinella, Owings & Shaia, P.C., 8550 Mayland Dr., Richmond, VA 23294-4704  
 12093366 +Bon Secours Richmond Hlth Sys, PO Box 28538, Henrico, VA 23228-8538  
 12157770 Bon Secours St. Mary's Hospital, c/o Patrick F. Heinen, Esq.,  
 Spinella, Owings & Shaia, P.C., 8550 Mayland Dr., Richmond, VA 23294-4704  
 12093367 C&F Finance Company, 1927 C&F Drive, Hampton, VA 23666-0000  
 12093369 +Capital One Bank, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285  
 12174576 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 12093370 Cash Transfer Centers, Level 8, Ste 3, Plaza Commerci, Bisazza Street,  
 Sliema SLM 15, Malta  
 12093373 +Check City, PO Box 970183, Orem, UT 84097-0183  
 12093374 +Check'n'Go, 74 South Airport Drive, Henrico, VA 23075-2014  
 12093375 +Comcast, 5401 Staples Mill Road, Henrico, VA 23228-5443  
 12093377 Continental Emergency Services, 111 Bulifants Blvd, Suite B, Williamsburg, VA 23188-5711  
 12093381 +Credit Adjustment Board, 8002 Discovery Drive, Ste 311, Henrico, VA 23229-8601  
 12093383 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
 (address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0001)  
 12093384 +Eastern Account System INC., Attn: Bankruptcy Dept., PO Box 837, Newtown, CT 06470-0837  
 12093385 +Eastern Account System of Conn, PO Box 837, Newtown, CT 06470-0837  
 12093386 +Edward L Mollen, MD, 5855 Bremono Rd, Ste 702, Richmond, VA 23226-1932  
 12093387 +Enterprise Rent-A-Car, PO Box 405738, Atlanta, GA 30384-5700  
 12093388 +Family and Cosmetic Dentistry, Paul Y Da Cunha DMD, 8503 Patterson Ave, Ste C,  
 Henrico, VA 23229-6442  
 12093389 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 12093390 First Virginia Financial Svcs, 9121 Staples Mill Road, Henrico, VA 23228-2026  
 12197742 +Great Expressions Dental, 1560 Oakbrook Dr., Norcross, GA 30093-2245  
 12093391 +Great Expressions Dental Cntrs, 4859 Finlay St, Henrico, VA 23231-2808  
 12093394 +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
 12093392 +Horizon Fin, 8585 Broadway #88, Merrillville, IN 46410-7064  
 12093393 House Recovery, 6880 South Yosemite Court, Suite 100, Aurora, CO 80012-0000  
 12093396 +Kipling Financial Services, dba MoneyMax Title Loans, 4300 S Laburnum Ave,  
 Henrico, VA 23231-2418  
 12093397 +Loan Max, 4802 South Laburnum Ave, Henrico, VA 23231-2714  
 12093398 +Memorial Regional Medical Cent, 8260 Atlee Road, Mechanicsville, VA 23116-1844  
 12296584 +Money Max, 3440 Preston Ridge Rd, Ste 500, Alpharetta, GA 30005-3823  
 12093402 +Pnab Srvc, 5970 Fairview Rd Ste 800, Charlotte, NC 28210-0091  
 12093403 +Professional Placement Svcs, 272 N 12th Street, PO Box 612, Milwaukee, WI 53201-0612  
 12093404 +Quest Diagnostics, 1901 Sulphur Spring Rd, Halethorpe, MD 21227-2943  
 12093407 +St. Mary's Hospital, PO Box 28538, Henrico, VA 23228-8538  
 12093408 SunTrust Bank, PO Box 79079, Baltimore, MD 21279-0079  
 12093409 +Triad Financial Corp/Santander, Attn: Bankruptcy Department, Po Box 105255,  
 Atlanta, GA 30348-5255  
 12094661 +United States Attorney, Main Street Centre 18th Flr., 600 East Main Street,  
 Richmond, VA 23219-2416  
 12432984 +Verizon, 500 Technology Dr., Ste 30, Weldon Spring, MO 63304-2225  
 12093410 +Virginia Ear Nose and Throat, PO Box 36007, Richmond, VA 23235-8000  
 12093411 +Wells Fargo Bank, OverdraftRecov - Mac P6053-021, PO Box 5058, Portland, OR 97208-5058  
 12093412 West End Anesthesia Group, c/o MedDirect, P.O. Box 120130, Grand Rapids, MI 49528-0103  
 12093413 West End Anesthesiology, PO Box 88073, Chicago, IL 60680-1073  
 12093414 +West End Anesthesia Group, 5855 Bremono Rd, Ste 100, Richmond, VA 23226-1926  
 12120050 eCAST Settlement Corporation assignee of HSBC Bank, Nevada and its Assigns, POB 35480,  
 Newark NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustpregion04.ax.ecf@usdoj.gov Dec 27 2014 00:08:58 U.S. Trustee Alexandria,  
 115 South Union Street, Suite 210, Alexandria, VA 22314-3361  
 ust +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Dec 27 2014 00:08:59 U.S. Trustee Richmond,  
 701 East Broad St., Suite 4304, Richmond, VA 23219-1849  
 ust +E-mail/Text: ustpregion04.no.ecf@usdoj.gov Dec 27 2014 00:08:59 W. Clarkson McDow, Jr.,  
 Office of the U.S. Trustee, Region 4 -N, 200 Granby Street, Room 625,  
 Norfolk, VA 23510-1819

District/off: 0422-7

User: seawardt  
Form ID: igvolppl

Page 2 of 3  
Total Noticed: 72

Date Rcvd: Dec 26, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

ust +E-mail/Text: ustpregion04.ax.ecf@usdoj.gov Dec 27 2014 00:08:58 W. Clarkson McDow, Jr.,  
Office of the U.S. Trustee - Region 4, 115 South Union Street, Room 210,  
Alexandria, VA 22314-3361

ust +E-mail/Text: ustpregion04.no.ecf@usdoj.gov Dec 27 2014 00:08:59 W. Clarkson McDow, Jr.,  
Office of the U.S. Trustee, Region 4 -NN, 200 Granby Street, Room 625,  
Norfolk, VA 23510-1819

12093361 +E-mail/Text: roy.buchholz@allianceoneinc.com Dec 27 2014 00:06:52 Alliance One,  
4850 Street Rd, Ste 300, Feasterville Trevose, PA 19053-6643

12093368 +E-mail/Text: bankruptcy@cffinance.com Dec 27 2014 00:06:41 C&F Finance Company,  
PO Box 2129, Richmond, VA 23218-2129

12093371 +E-mail/Text: opsga\_usbankruptcy@cashnetusa.com Dec 27 2014 00:06:53 CashnetUSA,  
200 West Jackson, Suite 1400, Chicago, IL 60606-6929

12093372 +E-mail/Text: heatherg@checkcity.com Dec 27 2014 00:07:24 Check City, Collection Dep't,  
2729-B West Broad Street, Richmond, VA 23220-1905

12093376 E-mail/Text: crbankruptcy@commrad.com Dec 27 2014 00:16:26 Commonwealth Radiology, PC,  
1508 Willow Lawn Drive, Suite 117, Richmond, VA 23230-3421

12093379 E-mail/Text: bankruptcy@co.henrico.va.us Dec 27 2014 00:16:28 County of Henrico,  
Department of Public Utilities, PO Box 90775, Henrico, VA 23273-0775

12093378 E-mail/Text: bankruptcy@co.henrico.va.us Dec 27 2014 00:16:28 County of Henrico,  
attn: Rhysa G South, PO Box 90775, Henrico, VA 23273-7032

12093382 +E-mail/Text: creditonebknofications@resurgent.com Dec 27 2014 00:07:12 Credit One Bank,  
PO Box 98875, Las Vegas, NV 89193-8875

12314782 E-mail/Text: bankruptcy@co.henrico.va.us Dec 27 2014 00:16:28 HENRICO COUNTY, VIRGINIA,  
JASON M. HART, ASST COUNTY ATTORNEY, P.O. BOX 90775, HENRICO, VIRGINIA 23273-0775

12093395 E-mail/Text: cio.bncmail@irs.gov Dec 27 2014 00:07:54 Internal Revenue Service,  
Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346

12093399 +E-mail/Text: bankruptcydepartment@ncogroup.com Dec 27 2014 00:15:58 NCO Financial Systems,  
507 Prudential Road, Horsham, PA 19044-2368

12093400 +E-mail/Text: bankruptcydepartment@ncogroup.com Dec 27 2014 00:15:58 NCO Financial Systems,  
7595 Montevideo Rd, Ste 110, Department 750, Jessup, MD 20794-9382

12093401 +E-mail/Text: mmrgbk@miramedrg.com Dec 27 2014 00:15:18 Pellettieri, 991 Oak Creek Dr,  
Lombard, IL 60148-6408

12218853 +E-mail/Text: csidl@sbcglobal.net Dec 27 2014 00:16:28 Premier Bankcard/Charter,  
P.O. Box 2208, Vacaville, CA 95696-8208

12093405 +E-mail/Text: colleen.atkinson@rmscollect.com Dec 27 2014 00:17:05 Receivable Management,  
PO Box 17305, Richmond, VA 23226-7305

12093406 +E-mail/Text: colleen.atkinson@rmscollect.com Dec 27 2014 00:17:05  
Receivables Management System, PO Box 8630, Richmond, VA 23226-0630

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12093362 ###+Allied Cash Advance, 200 SE 1st St, Ste 800, Miami, FL 33131-1909

12093363 ###+BCC Financial Management Svcs, 3230 W Commercial Blvd, Suite 200,  
Fort Lauderdale, FL 33309-3400

12093380 ###+Credit Adjustment Board, 306 East Grace St., Richmond, VA 23219-1795

TOTALS: 0, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 28, 2014

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: sewardt  
Form ID: igvolppl

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Total Noticed: 72

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2014 at the address(es) listed below:

Robert E. Hyman station08@ricva.net, ecfssummary@ricva.net  
Roger C Hurwitz on behalf of Debtor Jeaneen Shartrice Townes rchurwitz@gmail.com,  
courtneyjeancly@gmail.com;2debtlawgroup@gmail.com;thedebtlawgroupmail@gmail.com;algplank@gmail.c  
om;DLGHearings@gmail.com

TOTAL: 2